

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ronald E. Garrett
Debtor(s)

Bankruptcy Case No.: 17-22780-GLT
Issued Per Aug. 6, 2020 Proceeding
Chapter: 13
Docket No.: 120 – 108, 111
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 22, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wilksburg School District (Claim No. 6); Wilksburg Borough (Claim No. 7) .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

The secured claims of Ally Financial (Claim No. 3) and VW Credit, Inc. (Claim No. 5) shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full.

The secured claim of Wells Fargo Bank (Claim No. 18) shall govern, and then following all

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

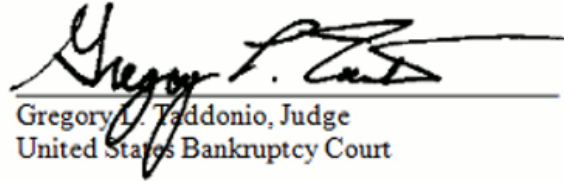
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: August 11, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Ronald E. Garrett
DebtorCase No. 17-22780-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: 149Page 1 of 2
Total Noticed: 30

Date Rcvd: Aug 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2020.

db +Ronald E. Garrett, 7939 Orlan Place, Verona, PA 15147-1546
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, Pa 15222-5413
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
 cr +PAAC Transit Division FCU, 219 Fort Pitt Blvd, 2nd Floor, Pittsburgh, PA 15222-1559
 cr +Wilksburg School District and Borough of Wilkins, c/o Maiello Brungo & Maiello, LLP,
 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
 14670065 Allegheny County, c/o John Weinstein, Treasurer, P.O. Box 643385,
 Pittsburgh, PA 15264-3385
 14697541 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14672811 +KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road,
 Brooklyn, OH 44144-2338
 14670070 +MBM Collections LLC, 3301 McCrady Road, Pittsburgh, PA 15235-5137
 14655010 +Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
 14700689 +P.A.A.C. Transit Division FCU, 219 Fort Pitt Blvd. 2nd FL, Pittsburgh, PA 15222-1559
 15266199 PHH Mortgage Services, Attn Bankruptcy Department, PO Box 24605,
 West Palm Beach, FL 33416-4605
 14725018 +Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14725017 +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14674391 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
 14670073 Verizon, PO Box 646, Pleasanton, CA 94566
 14745410 WELLS FARGO BANK, NATIONAL ASSOCIATION et.al, OCWEN LOAN SERVICING, LLC,
 Attn: Bankruptcy Department, P.O. BOX 24, WEST PALM BEACH FL 33416-4605
 14670075 +Wilksburg Borough, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14670076 +Wilksburg Garbage, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441
 14670077 +Wilksburg School District, c/o Maiello, Brungo & Maiello, 100 Purity Road, Suite 3,
 Pittsburgh, PA 15235-4441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14670066 +E-mail/Text: bankruptcy_notifications@ccsusa.com Aug 12 2020 04:31:51 Allstate Insurance,
 Po Box 55126, Boston, MA 02205-5126
 14655008 +E-mail/Text: ally@ebn.phinsolutions.com Aug 12 2020 04:30:21 Ally Bank, P.O. Box 380902,
 Bloomington, MN 55438-0902
 14668960 E-mail/Text: ally@ebn.phinsolutions.com Aug 12 2020 04:30:21 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004
 14670069 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Aug 12 2020 04:31:24 Keybank, PO Box 94722,
 Cleveland, OH 44101-4722
 14684982 E-mail/PDF: cbp@onemainfinancial.com Aug 12 2020 04:32:27 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 14670513 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 12 2020 04:31:03
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 14736599 E-mail/Text: bnc-quantum3group.com Aug 12 2020 04:30:50
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
 14670072 +E-mail/PDF: cbp@onemainfinancial.com Aug 12 2020 04:32:10 Springleaf Financial Services,
 PO Box 742536, Cincinnati, OH 45274-2536
 14706266 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 12 2020 04:43:32 Verizon,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 14655011 E-mail/Text: vci.bkcy@vwcredit.com Aug 12 2020 04:31:22 Volkswagen Credit, P.O. Box 17497,
 Baltimore, MD 21297-1497

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PHH MORTGAGE CORPORATION
 cr VW Credit, Inc.
 cr Wells Fargo Bank, National Association As Trustee
 14655009* +Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
 14670067* +Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
 14670068* +Ally Bank, P.O. Box 380902, Bloomington, MN 55438-0902
 14670071* +Ocwen Loan Servicing, P.O. Box 785056, Orlando, FL 32878-5056
 14670074* Volkswagen Credit, P.O. Box 17497, Baltimore, MD 21297-1497

TOTALS: 3, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 30

Date Rcvd: Aug 11, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2020 at the address(es) listed below:

Brett A. Solomon	on behalf of Creditor	Ally Financial	brett.solomon@solomon-legal.com
James Warmbrodt	on behalf of Creditor	VW Credit, Inc.	bkgroup@kmlawgroup.com
James A. Prostko	on behalf of Creditor	Wells Fargo Bank, National Association	As Trustee For et. al. pawb@fedphe.com
Jeffrey R. Hunt	on behalf of Creditor	County of Allegheny	jhunt@grblaw.com, cnoroski@grblaw.com
Jennifer L. Cerce	on behalf of Creditor	Wilkinsburg School District and Borough of Wilkinsburg	jlc@mbm-law.net
Jerome B. Blank	on behalf of Creditor	Wells Fargo Bank, National Association	As Trustee For et. al. pawb@fedphe.com
Lauren M. Lamb	on behalf of Debtor	Ronald E. Garrett	julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Neal R. Cramer	on behalf of Creditor	PAAC Transit Division	FCU nrc@jpilaw.com, mgh@jpilaw.com
Office of the United States Trustee			ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour			cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor	Wells Fargo Bank, National Association	As Trustee For et. al. pawb@fedphe.com
Thomas Song	on behalf of Creditor	PHH MORTGAGE CORPORATION	pawb@fedphe.com

TOTAL: 12